

Extra Help Paying for Your Medicare Prescription Drug Coverage

If you...	And your assets are...	Then your premium and deductible are...	And your copay is...
Have Medicaid and			
2005 income below \$9,570 — \$12,830 for couples (100% FPL)	Below your state's Medicaid limits	\$0	\$1/generic and \$3/brand-name (no copay after \$5,100 in total annual drug costs)
2005 income above \$9,570 — \$12,830 for couples (100% FPL includes Medicaid spend-down)	Below your state's Medicaid limits	\$0	\$2/generic and \$5/brand-name (no copay after \$5,100 in total annual drug costs)
Do not have Medicaid and			
2005 income below \$12,920 — \$17,321 for couples (135% FPL)	Below \$7,500 for individuals and \$12,000 for couples	\$0	\$2/generic and \$5/brand-name (no copay after \$5,100 in total annual drug costs)
2005 income below \$14,356 — \$19,246 for couples (150% FPL)	Below \$11,500 for individuals and \$23,000 for couples	Sliding scale monthly premium and \$50 deductible	15% coinsurance (\$2/generic and \$5/brand-name copay after \$5,100 in total annual drug costs)

- The Federal Poverty Level (FPL) goes up every year. Add \$3,260 to income limit for each additional relative living with you for whom you are responsible.
- If you have Medicaid, a Medicare Savings Program (QMB, SLMB or QI-1) or Supplemental Security Income (SSI), you do not have to apply for extra help.